(Number)

(Country)

DECLARATION, POWER OF ATTORNEY, AND PETITION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled CENTRALIZED CONSUMER CASH VALUE ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS the specification of which (check one) Χ is attached hereto. was filed on __ or Express Mail No. Serial No. as Serial No. not yet known, and was amended on applicable). was described and claimed in PCT International Application No. and as amended filed on (if any). under PCT Article 19 on I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a). I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: Prior Foreign Application(s) Priority Claimed (Day/Month/Year Filed) (Number) (Country) (Day/Month/Year Filed) (Number) (Country)

(Day/Month/Year Filed)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I ackowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

07/510,446	April 18, 1990	Pending
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
07/303,319 (Application Serial No.)	January 27, 1989	Patented
(inspired the serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
And I haveby	. H. J.	301.
Ma 17 070) Printeredy appoin	t Herbert C. Brinkman (R. No	. 16,955). William G. Konold (R

And, I hereby appoint Herbert C. Brinkman (R. No. 16,955), William G. Konold (R. No. 17,070), Richard H. Evans (R. No. 19,755), John D. Poffenberger (R. No. 20,245), Bruce Tittel (R. No. 22,324), Donald F. Frei (R. No. 21,190), David J. Josephic (R. No. 22,849), A. Ralph Navaro, Jr. (R. No. 23,050), David S. Stallard (R. No. 25,930), J. Robert Chambers (R. No. 25,448), Cregory J. Lunn (R. No. 29,945), Thomas L. Kautz (R. No. 28,726), Peter J. Manso (R. No. 32,264), Kurt L. Crossman (R. No. 29,799), Donald S. Showalter (R. No. 33,033), Clement H. Luken, Jr. (R. No. 32,742), Thomas J. Burger (R. No. 32,662), Gregory F. Ahrens (R. No. 32,957), Joseph R. Jordan (R. No. 25,686) and David M. Ohio 45202, and telephone No. 513-241-2324, my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent Herron & Evans, 2700 Carew Tower, Cincinnati, and Trademark Office connected therewith. All correspondence should be sent to Wood, Herron & Evans, 2700 Carew Tower, Cincinnati, OH 45202.

Wherefore I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor Patrick D. McCarthy
Inventor's signature X Paine D. McCity X11/23/91
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Louisville, KY 40207
Citizenship U.S.A.
Post Office Address same as above

AVAILABLE

Applicant or Patentee: Serial or Patent No.:	Patrick D. McCarthy	Attorney's
Filed or Issued:	Herewith Herewith	Docket Nc.:
For: Centralized Con	nsumer Cash Value Accumulati	ion System for
Multiple Mercha	ants	
VERIFIEI STATUS (3	O STATEMENT (DECLARATION) CLAIMING 37 CFR 1.9(f) and 1.27(b)) - INDEP	SMALL ENTITY ENDENT INVENTOR
as defined in 37 CFR 1.9 and (b) of Title 35, Uni	or, I hereby declare that I qualify (c) for purposes of paying reduce ited States Code, to the Patent and entitled Centralized Consumer System for Multiple	d fees under section 41(a) d Trademark Office with c Cash Value Accumulation
<pre>[X] the specificat [] application se [] patent no</pre>	tion filed herewith erial no, issued,	filed
I have not assigned, gracontract or law to assig any person who could not if that person had made	anted, conveyed or licensed and am m, grant, convey or license, any c be classified as an independent the invention, or to any concern ander 37 CFR 1.9(d) or a nonprofit	under no obligation under rights in the invention to inventor under 37 CFR 1.9(c)
licensed or am under an	organization to which I have assign obligation under contract or law to the invention is listed below:	gned, granted, conveyed, or to assign, grant, convey, or
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Signature of Inventor	Signature of Inventor	Signature of Inventor
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